

XI. Preventing Abuse and Exploitation of Seniors After a Disaster

When we talk about exploitation of elderly, we think of the traveling con artist that comes through after a disaster and takes all of poor Mr. Jones' money. However, Mr. Jones may be just as much at risk from his own local contractor. At the recovery phase of a disaster, local contractors can over extend themselves to the point of not getting all of the local needs met. Clients should be careful about giving money to local persons without having a signed contract and a date the work will be started and completed. For more information the client should be encouraged to call their attorney general's office to find out what they should know to protect themselves.

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(The Following article is by Bet Tzedek Legal Services, Los Angeles)

Seniors can be particularly susceptible to abuse or exploitation in the aftermath of a large-scale disaster. Numerous factors, including immobility, isolation, anxiety and, importantly, the perception by potential abusers that seniors are particularly vulnerable, contribute to the possibility that seniors will be abused or exploited. The purpose of this section is to discuss ways in which the Area Agencies on Aging can coordinate with government agencies and local legal services programs to help prevent seniors from being victimized in the wake of disasters.

I. Problems to be Addressed

As with their younger neighbors, seniors may have basic needs for food, water or shelter after disasters. They may need to make repairs to their homes. They may be traumatized and anxiety-ridden.

Seniors may be more susceptible than others, however, to abuse or exploitation, for the reasons cited above. In particular, seniors are likely to confront the following post-disaster problems, among others:

1. Home improvement fraud;
2. Insurance fraud and inadequate service;
3. Exploitation by landlords;
4. Exploitation by commercial vendors of necessities;
5. Exploitation by individuals purporting to be related to FEMA or similar authorities, representing either that they can expedite delivery of relief for a fee, or that certain home repairs are required by law;
6. Inability to obtain appropriate emergency relief in a timely manner; and,
7. Inability to find suitable replacement housing.

II. Abuse and Exploitation Prevention Program

Preventing these problems from becoming pervasive requires advance planning and coordination among local Area Agencies on Aging, local, state and federal emergency response personnel, AAA service providers, and law enforcement, among others. When disasters occur, a senior abuse and exploitation prevention program should already be in place, and be implemented immediately.

Steps to Take Now:

A. Develop a senior-friendly disaster relief plan.

A major deterrent to senior abuse and exploitation is a disaster relief program which responds in a timely and effective way to seniors' immediate needs. Local Area Agencies on Aging throughout the country should work with federal aging officials, FEMA and SBA officials now to develop local emergency relief plans that are sensitive to seniors' needs.

These plans might include:

1. Determining how basic services, nutrition in particular, will be delivered after a disaster;
2. Using senior centers as disaster application centers;
3. Creating mobile interdisciplinary teams to travel to homebound seniors;
4. Establishing free shuttle service to and from disaster relief centers;
5. Designating AAA staff members to monitor emergency relief delivery at disaster application and service centers;
6. Appointing AAA staff to provide specialized senior citizen assistance, including expediting emergency relief for seniors, at disaster assistance centers used by the general public; and
7. Planning for an "800" emergency relief hotline to be established for seniors as soon as possible after a disaster. Callers would be directed to appropriate agencies for further assistance.

If past disasters are any guide, as important as the substance of these plans are two additional elements: a clear understanding of which entity is primarily responsible for responding to seniors, and positive working relationships among staff members at relevant agencies. Thus, AAA staff should establish basic relationships with FEMA and other emergency relief agencies now. For example, in each community an AAA staff member should be assigned to act as a liaison to FEMA in the event of an emergency.

B. Develop post-disaster community education strategy

Post-disaster community education is essential to preventing wide-scale abuse and exploitation. AAAs, local legal service providers and FEMA officials should plan jointly to perform presentations including discussions of home improvement fraud prevention, insurance, landlord/tenant, FEMA and SBA related issues.

In addition, FEMA supervisors should be trained to identify potential senior abuse, including home improvement fraud, and apprised of appropriate legal services referrals for victims.

Steps to Take Immediately Following a Disaster:

A. *Implement senior-friendly disaster relief plan*

With the pre-designated agency taking the lead, the senior-friendly disaster relief plan should immediately be implemented.

B. *Monitor provision of emergency relief at disaster relief centers, to identify deficiencies and recommend changes.*

Local legal services program staff and AAA officials could perform this important role.

C. *Organize and implement extensive community education campaign.*

The plan discussed above should be implemented at locations convenient for seniors, at times during which they are likely to attend. Written materials should immediately be disseminated to locations frequented by seniors, and to homebound participants in senior citizens' networks.

D. *Mobilize legal services program home improvement fraud efforts.*

AAAs should immediately contact local legal services providers, to assure they are capable of responding to direct legal services needs of senior clients.

E. *Assure general legal services are available.*

Local legal services programs, bar associations and law enforcement agencies, including district attorneys and city attorneys, should make services available through disaster assistance centers, and at other sites accessible to seniors. Home visits should also occur as needed.